

Fill in this information to identify the case:

Debtor 1 Martin C. Thomas; aka Martin Thomas

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio
(State)

Case number 13-42706-rk

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association,
as Trustee of the Tiki Series III Trust

Court claim no. (if known):
5-2

Last 4 digits of any number you use to identify the debtor's account: 1 6 3 2

Property address: 4951 Canfield Rd
Number Street

Canfield OH 44406
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 5,398.90

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 178.20

c. **Total.** Add lines a and b. (c) \$ 5,577.10

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 07/01/2018
MM / DD / YYYY

Debtor 1 Martin C. Thomas
First Name Middle Name Last Name

Case number (if known) 13-42706-rk

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Molly Slutsky Simons
Signature

Date 07/03/2019

Print Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone (513) 444-4100

Email bankruptcy@sottileandbarile.com

			Thomas, Martin				Interest Method:	Daily/ Actual	Trustee Pays Arrears / Borrower Pays Ongoing - ARREARS PAID IN FULL										
							Interest Rate:	10.430%	Chapter 13 BK Reconciliation for NOFC - Case #13-42706										
Date	Effective Date	Days	Description	Total Pd.	Amt. Pd.	Mo Acc Int.	Cum Acc Int.	Pd. Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	APO Balance	APO Claim / PMT	Late Balance	Late Fees/pmts	Suspense	Prin. Bal.
12/11/13	12/11/13		BK FILE DATE				245.64			0.00		0.00		0.00		0.00		0.00	32,609.55
12/11/13	12/11/13	0	11/01/13 - 12/01/13	501.11	501.11	0.00	245.64	245.64	255.47	0.00	0.00	(501.11)	(501.11)	0.00	0.00	0.00	0.00	0.00	32,354.08
12/11/13	12/11/13	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	0.00	32,354.08
12/11/13	12/11/13	0	Citi Financial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	0.00	32,354.08
12/13/13	12/12/13	1	Borrower PMT to Suspense	400.00	0.00	9.25	9.25	0.00	0.00	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	400.00	32,354.08
01/13/14	01/12/14	31	01/01/14	450.00	415.30	286.60	295.85	295.85	119.45	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	434.70	32,234.63
02/07/14	02/06/14	25	02/01/14	431.00	415.30	230.28	230.28	230.28	185.02	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	450.40	32,049.61
02/07/14	02/06/14	0	03/01/14	0.00	415.30	0.00	0.00	0.00	415.30	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	35.10	31,634.31
03/10/14	03/09/14	31	04/01/14	431.00	415.30	280.23	280.23	280.23	135.07	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	50.80	31,499.24
04/04/14	04/04/14	26	Borrower PMT to Suspense	314.00	0.00	234.03	234.03	0.00	0.00	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	364.80	31,499.24
04/09/14	04/08/14	4	05/01/14	100.00	415.30	36.00	270.03	270.03	145.27	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	49.50	31,353.97
05/16/14	05/15/14	37	06/01/14	415.30	415.30	331.50	331.50	331.50	83.80	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	49.50	31,270.17
06/13/14	06/12/14	28	07/01/14	415.00	415.30	250.20	250.20	250.20	165.10	0.00	0.00	(501.11)	0.00	0.00	0.00	0.00	0.00	49.20	31,105.06
06/19/14	06/18/14	6	Arrears Payment	43.88	0.00	53.33	53.33	0.00	0.00	0.00	0.00	(457.23)	43.88	0.00	0.00	0.00	0.00	49.20	31,105.06
07/21/14	07/20/14	32	Arrears Payment	35.10	0.00	284.43	337.76	0.00	0.00	0.00	0.00	(422.13)	35.10	0.00	0.00	0.00	0.00	49.20	31,105.06
08/14/14	08/13/14	24	Arrears Payment	29.84	0.00	213.32	551.08	0.00	0.00	0.00	0.00	(392.29)	29.84	0.00	0.00	0.00	0.00	49.20	31,105.06
08/25/14	08/24/14	11	08/01/14	500.00	415.30	97.77	648.85	415.30	0.00	0.00	0.00	(392.29)	0.00	0.00	0.00	0.00	0.00	133.90	31,105.06
10/03/14	10/02/14	39	09/01/14	500.00	415.30	346.65	580.20	415.30	0.00	0.00	0.00	(392.29)	0.00	0.00	0.00	0.00	0.00	218.60	31,105.06
10/15/14	10/14/14	12	Arrears Payment	36.65	0.00	106.66	271.56	0.00	0.00	0.00	0.00	(355.64)	36.65	0.00	0.00	0.00	0.00	218.60	31,105.06
11/17/14	11/16/14	33	Arrears Payment	29.57	0.00	293.32	564.88	0.00	0.00	0.00	0.00	(326.07)	29.57	0.00	0.00	0.00	0.00	218.60	31,105.06
12/22/14	12/21/14	35	Arrears Payment	25.71	0.00	311.09	875.97	0.00	0.00	0.00	0.00	(300.36)	25.71	0.00	0.00	0.00	0.00	218.60	31,105.06
01/16/15	01/15/15	25	Arrears Payment	26.17	0.00	222.21	1,098.18	0.00	0.00	0.00	0.00	(274.19)	26.17	0.00	0.00	0.00	0.00	218.60	31,105.06
01/23/15	01/22/15	7	10/01/14	500.00	415.30	62.22	1,160.40	415.30	0.00	0.00	0.00	(274.19)	0.00	0.00	0.00	0.00	0.00	303.30	31,105.06
02/12/15	02/11/15	20	11/01/14	1,407.83	415.30	177.77	922.86	415.30	0.00	0.00	0.00	(274.19)	0.00	0.00	0.00	0.00	0.00	1,295.83	31,105.06
02/12/15	02/11/15	0	12/01/14	0.00	415.30	0.00	507.56	415.30	0.00	0.00	0.00	(274.19)	0.00	0.00	0.00	0.00	0.00	880.53	31,105.06
02/12/15	02/11/15	0	01/01/15	0.00	415.30	0.00	92.26	92.26	323.04	0.00	0.00	(274.19)	0.00	0.00	0.00	0.00	0.00	465.23	30,782.03
02/12/15	02/11/15	0	02/01/15	0.00	415.30	0.00	0.00	0.00	415.30	0.00	0.00	(274.19)	0.00	0.00	0.00	0.00	0.00	49.93	30,366.73
02/13/15	02/12/15	1	Arrears Payment	26.55	0.00	8.68	8.68	0.00	0.00	0.00	0.00	(247.64)	26.55	0.00	0.00	0.00	0.00	49.93	30,366.73
02/25/15	02/24/15	12	03/01/15	400.00	415.30	104.13	112.81	112.81	302.49	0.00	0.00	(247.64)	0.00	0.00	0.00	0.00	0.00	34.63	30,064.23
03/23/15	03/22/15	26	Arrears Payment	40.31	0.00	223.36	223.36	0.00	0.00	0.00	0.00	(207.33)	40.31	0.00	0.00	0.00	0.00	34.63	30,064.23
04/20/15	04/19/15	28	04/01/15	500.00	415.30	240.55	463.91	415.30	0.00	0.00	0.00	(207.33)	0.00	0.00	0.00	0.00	0.00	119.33	30,064.23
04/20/15	04/19/15	0	Arrears Payment	27.18	0.00	0.00	48.61	0.00	0.00	0.00	0.00	(180.15)	27.18	0.00	0.00	0.00	0.00	119.33	30,064.23
05/18/15	05/17/15	28	Arrears Payment	27.41	0.00	240.55	289.16	0.00	0.00	0.00	0.00	(152.74)	27.41	0.00	0.00	0.00	0.00	119.33	30,064.23
06/11/15	06/10/15	24	Arrears Payment	27.60	0.00	206.18	495.34	0.00	0.00	0.00	0.00	(125.14)	27.60	0.00	0.00	0.00	0.00	119.33	30,064.23
06/26/15	06/25/15	15	05/01/15	450.00	415.30	128.86	624.21	415.30	0.00	0.00	0.00	(125.14)	0.00	0.00	0.00	0.00	0.00	154.03	30,064.23
07/22/15	07/21/15	26	Arrears Payment	27.75	0.00	223.36	432.27	0.00	0.00	0.00	0.00	(97.39)	27.75	0.00	0.00	0.00	0.00	154.03	30,064.23
07/29/15	07/28/15	7	06/01/15	450.00	415.30	60.14	492.41	415.30	0.00	0.00	0.00	(97.39)	0.00	0.00	0.00	0.00	0.00	188.73	30,064.23
08/21/15	08/20/15	23	Arrears Payment	26.91	0.00	197.59	274.70	0.00	0.00	0.00	0.00	(70.48)	26.91	0.00	0.00	0.00	0.00	188.73	30,064.23
08/26/15	08/25/15	5	07/01/15	450.00	415.30	42.95	317.65	317.65	97.65	0.00	0.00	(70.48)	0.00	0.00	0.00	0.00	0.00	223.43	29,966.59
10/05/15	10/04/15	40	Arrears Payment	30.62	0.00	342.52	342.52	0.00	0.00	0.00	0.00	(39.86)	30.62	0.00	0.00	0.00	0.00	223.43	29,966.59
10/09/15	10/08/15	4	08/01/15	450.00	415.30	34.25	376.77	376.77	38.53	0.00	0.00	(39.86)	0.00	0.00	0.00	0.00	0.00	258.13	29,928.06
11/09/15	11/08/15	31	Arrears Payment	14.11	0.00	265.11	265.11	0.00	0.00	0.00	0.00	(25.75)	14.11	0.00	0.00	0.00	0.00	258.13	29,928.06
11/16/15	11/16/15	8	APO ENTERED	0.00	0.00	68.42	333.53	0.00	0.00	0.00	0.00	(25.75)	0.00	0.00	0.00	0.00	0.00	258.13	29,928.06
11/16/15	11/16/15	0	09/01/15 - 01/01/16	2,395.60	2,395.60	0.00	333.53	333.53	2,062.07	0.00	0.00	(25.75)	0.00	(2395.60)	(2395.60)	0.00	0.00	258.13	27,865.99
11/16/15	11/16/15	0	LEGAL FEES & COSTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(25.75)	0.00	(3421.60)	(1026.00)	0.00	0.00	258.13	27,865.99
11/18/15	11/17/15	1	02/01/16	450.00	415.30	7.96	7.96	7.96	407.34	0.00	0.00	(25.75)	0.00	(3421.60)	0.00	0.00	0.00	292.83	27,458.66
12/16/15	12/15/15	28	Borrower PMT to Suspense	985.57	0.00	219.70	219.70	0.00	0.00	0.00	0.00	(25.75)	0.00	(3421.60)	0.00	0.00	0.00	1,278.40	27,458.66

Date	Effective Date	Days	Description	Total Pd.	Amt. Pd.	Mo Acc Int.	Cum Acc Int.	Pd. Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	APO Balance	APO Claim / PMT	Late Balance	Late Fees/pmts	Suspense	Prin. Bal.
12/16/15	12/15/15	0	03/01/16	0.00	415.30	0.00	219.70	219.70	195.60	0.00	0.00	(25.75)	0.00	(3421.60)	0.00	0.00	0.00	863.10	27,263.06
12/16/15	12/15/15	0	APO Payment - 12/15/2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(25.75)	0.00	(2851.33)	570.27	0.00	0.00	292.83	27,263.06
12/31/15	12/30/15	15	Arrears Payment	10.41	0.00	116.86	116.86	0.00	0.00	0.00	0.00	(15.34)	10.41	(2851.33)	0.00	0.00	0.00	292.83	27,263.06
01/20/16	01/19/16	20	Borrower PMT to Suspense	1,000.00	0.00	155.81	272.67	0.00	0.00	0.00	0.00	(15.34)	0.00	(2851.33)	0.00	0.00	0.00	1,292.83	27,263.06
01/20/16	01/19/16	0	04/01/16	0.00	415.30	0.00	272.67	272.67	142.63	0.00	0.00	(15.34)	0.00	(2851.33)	0.00	0.00	0.00	877.53	27,120.42
01/20/16	01/19/16	0	APO Payment - 01/15/2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(15.34)	0.00	(2281.06)	570.27	0.00	0.00	307.26	27,120.42
02/12/16	02/11/16	23	Borrower PMT to Suspense	1,000.00	0.00	178.24	178.24	0.00	0.00	0.00	0.00	(15.34)	0.00	(2281.06)	0.00	0.00	0.00	1,307.26	27,120.42
02/12/16	02/11/16	0	05/01/16	0.00	415.30	0.00	178.24	178.24	237.06	0.00	0.00	(15.34)	0.00	(2281.06)	0.00	0.00	0.00	891.96	26,883.37
02/12/16	02/11/16	0	APO Payment - 02/15/2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(15.34)	0.00	(1710.79)	570.27	0.00	0.00	321.69	26,883.37
03/14/16	03/13/16	31	Borrower PMT to Suspense	986.00	0.00	238.14	238.14	0.00	0.00	0.00	0.00	(15.34)	0.00	(1710.79)	0.00	0.00	0.00	1,307.69	26,883.37
03/14/16	03/13/16	0	06/01/16	0.00	415.30	0.00	238.14	238.14	177.16	0.00	0.00	(15.34)	0.00	(1710.79)	0.00	0.00	0.00	892.39	26,706.21
03/14/16	03/13/16	0	APO Payment - 03/15/2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(15.34)	0.00	(1140.52)	570.27	0.00	0.00	322.12	26,706.21
04/20/16	04/19/16	37	Borrower PMT to Suspense	1,000.00	0.00	282.36	282.36	0.00	0.00	0.00	0.00	(15.34)	0.00	(1140.52)	0.00	0.00	0.00	1,322.12	26,706.21
04/20/16	04/19/16	0	07/01/16	0.00	415.30	0.00	282.36	282.36	132.94	0.00	0.00	(15.34)	0.00	(1140.52)	0.00	0.00	0.00	906.82	26,573.27
04/20/16	04/19/16	0	APO Payment - 04/15/2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(15.34)	0.00	(570.26)	570.26	0.00	0.00	336.56	26,573.27
05/18/16	05/17/16	28	Borrower PMT to Suspense	900.00	0.00	212.62	212.62	0.00	0.00	0.00	0.00	(15.34)	0.00	(570.26)	0.00	0.00	0.00	1,236.56	26,573.27
05/18/16	05/17/16	0	08/01/16	0.00	415.30	0.00	212.62	212.62	202.68	0.00	0.00	(15.34)	0.00	(570.26)	0.00	0.00	0.00	821.26	26,370.59
05/18/16	05/17/16	0	APO Payment - 05/15/2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(15.34)	0.00	0.00	570.26	0.00	0.00	251.00	26,370.59
06/29/16	06/28/16	42	09/01/16	416.00	415.30	316.49	316.49	316.49	98.81	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	251.70	26,271.78
07/27/16	07/26/16	28	10/01/16	416.00	415.30	210.20	210.20	210.20	205.10	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	252.40	26,066.68
08/25/16	08/25/16	30	11/01/16	416.00	415.30	223.46	223.46	223.46	191.84	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	253.10	25,874.84
09/21/16	09/20/16	26	12/01/16	416.00	415.30	192.24	192.24	192.24	223.06	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	253.80	25,651.78
11/02/16	11/01/16	42	01/01/17	413.00	415.30	307.86	307.86	307.86	107.44	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	251.50	25,544.34
11/16/16	11/15/16	14	02/01/17	415.00	415.30	102.19	102.19	102.19	313.11	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	251.20	25,231.23
01/24/17	01/23/17	69	03/01/17	415.00	415.30	497.48	497.48	415.30	0.00	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	250.90	25,231.23
01/30/17	01/29/17	6	04/01/17	415.00	415.30	43.26	125.44	125.44	289.86	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	250.60	24,941.38
02/22/17	02/21/17	23	05/01/17	415.00	415.30	163.92	163.92	163.92	251.38	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	250.30	24,690.00
03/21/17	03/20/17	27	06/01/17	415.00	415.30	190.49	190.49	190.49	224.81	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	250.00	24,465.19
05/17/17	05/16/17	57	07/01/17	415.00	415.30	398.49	398.49	398.49	16.81	0.00	0.00	(15.34)	0.00	0.00	0.00	0.00	0.00	249.70	24,448.38
05/23/17	05/22/17	6	Arrears Payment	11.90	0.00	41.92	41.92	0.00	0.00	0.00	0.00	(3.44)	11.90	0.00	0.00	0.00	0.00	249.70	24,448.38
06/15/17	06/14/17	23	08/01/17	200.00	415.30	160.68	202.60	202.60	212.70	0.00	0.00	(3.44)	0.00	0.00	0.00	0.00	0.00	34.40	24,235.68
08/31/17	08/31/17	78	Transfer to Carrington	0.00	0.00	540.18	540.18	0.00	0.00	0.00	0.00	(3.44)	0.00	0.00	0.00	0.00	0.00	34.40	24,235.68
09/15/17	09/14/17	14	09/01/17	415.00	415.30	96.96	637.14	415.30	0.00	0.00	0.00	(3.44)	0.00	0.00	0.00	0.00	0.00	34.10	24,235.68
10/30/17	10/29/17	45	10/01/17	415.30	415.30	311.64	533.48	415.30	0.00	0.00	0.00	(3.44)	0.00	0.00	0.00	0.00	0.00	34.10	24,235.68
11/27/17	11/26/17	28	11/01/17	415.30	415.30	193.91	312.10	312.10	103.20	0.00	0.00	(3.44)	0.00	0.00	0.00	0.00	0.00	34.10	24,132.47
01/05/18	01/04/18	39	12/01/17	415.30	415.30	268.94	268.94	268.94	146.36	0.00	0.00	(3.44)	0.00	0.00	0.00	0.00	0.00	34.10	23,986.12
02/22/18	02/21/18	48	01/01/18	415.13	415.30	329.00	329.00	329.00	86.30	0.00	0.00	(3.44)	0.00	0.00	0.00	0.00	0.00	33.93	23,899.81
04/30/18	04/30/18	68	Transfer to SN Servicing	0.00	0.00	464.40	464.40	0.00	0.00	0.00	0.00	(3.44)	0.00	0.00	0.00	0.00	0.00	33.93	23,899.81
05/30/18	05/29/18	29	02/01/18	415.30	415.30	198.05	662.46	415.30	0.00	0.00	0.00	(3.44)	0.00	0.00	0.00	0.00	0.00	33.93	23,899.81
07/12/18	07/11/18	43	Late Charge Assess	0.00	0.00	293.67	540.82	0.00	0.00	0.00	0.00	(3.44)	0.00	0.00	0.00	(20.77)	(20.77)	54.70	23,899.81
08/03/18	08/02/18	22	03/01/18	600.00	415.30	150.25	691.07	415.30	0.00	0.00	0.00	(3.44)	0.00	0.00	0.00	(20.77)	0.00	239.40	23,899.81
09/04/18	09/03/18	32	04/01/18	420.00	415.30	218.54	494.31	415.30	0.00	0.00	0.00	(3.44)	0.00	0.00	0.00	(20.77)	0.00	244.10	23,899.81
10/02/18	10/01/18	28	FPI Escrow	(19.43)	0.00	191.22	270.24	0.00	0.00	(19.43)	(19.43)	(3.44)	0.00	0.00	0.00	(20.77)	0.00	244.10	23,899.81
10/12/18	10/11/18	10	Late Charge Assess	0.00	0.00	68.29	338.53	0.00	0.00	(19.43)	0.00	(3.44)	0.00	0.00	0.00	(41.54)	(20.77)	244.10	23,899.81
10/26/18	10/25/18	14	05/01/18	200.00	415.30	95.61	434.15	415.30	0.00	(19.43)	0.00	(3.44)	0.00	0.00	0.00	(41.54)	0.00	28.80	23,899.81
11/05/18	11/04/18	10	FPI Escrow	0.00	0.00	68.29	87.14	0.00	0.00	(37.15)	(17.72)	(3.44)	0.00	0.00	0.00	(41.54)	0.00	28.80	23,899.81
11/12/18	11/11/18	7	Late Charge Assess	0.00	0.00	47.81	134.95	0.00	0.00	(37.15)	0.00	(3.44)	0.00	0.00	0.00	(62.31)	(20.77)	28.80	23,899.81
11/23/18	11/22/18	11	Arrears Payment	3.44	0.00	75.12	210.07	0.00	0.00	(37.15)	0.00	(0.00)	3.44	0.00	0.00	(62.31)	0.00	28.80	23,899.81
12/04/18	12/03/18	11	FPI Escrow	0.00	0.00	75.12	285.19	0.00	0.00	(54.87)	(17.72)	(0.00)	0.00	0.00	0.00	(62.31)	0.00	28.80	23,899.81
12/12/18	12/11/18	8	Late Charge Assess	0.00	0.00	54.64	339.83	0.00	0.00	(54.87)	0.00	(0.00)	0.00	0.00	0.00	(83.08)	(20.77)	28.80	23,899.81

Date	Effective Date	Days	Description	Total Pd.	Amt. Pd.	Mo Acc Int.	Cum Acc Int.	Pd. Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	APO Balance	APO Claim / PMT	Late Balance	Late Fees/pmts	Suspense	Prin. Bal.
01/07/19	01/06/19	26	FPI Escrow	(17.72)	0.00	177.57	517.40	0.00	0.00	(72.59)	(17.72)	(0.00)	0.00	0.00	0.00	(83.08)	0.00	28.80	23,899.81
01/12/19	01/11/19	5	Late Charge Assess	0.00	0.00	34.15	551.54	0.00	0.00	(72.59)	0.00	(0.00)	0.00	0.00	0.00	(103.85)	(20.77)	28.80	23,899.81
01/17/19	01/16/19	5	06/01/18	416.00	415.30	34.15	585.69	415.30	0.00	(72.59)	0.00	(0.00)	0.00	0.00	0.00	(103.85)	0.00	29.50	23,899.81
02/04/19	02/03/19	18	FPI Escrow	(17.72)	0.00	122.93	293.32	0.00	0.00	(90.31)	(17.72)	(0.00)	0.00	0.00	0.00	(103.85)	0.00	29.50	23,899.81
02/12/19	02/11/19	8	Late Charge Assess	0.00	0.00	54.64	347.96	0.00	0.00	(90.31)	0.00	(0.00)	0.00	0.00	0.00	(124.62)	(20.77)	29.50	23,899.81
03/04/19	03/03/19	20	FPI Escrow	0.00	0.00	136.59	484.55	0.00	0.00	(111.42)	(21.11)	(0.00)	0.00	0.00	0.00	(124.62)	0.00	29.50	23,899.81
03/12/19	03/11/19	8	Late Charge Assess	0.00	0.00	54.64	539.18	0.00	0.00	(111.42)	0.00	(0.00)	0.00	0.00	0.00	(145.39)	(20.77)	29.50	23,899.81
04/01/19	03/31/19	20	FPI Escrow	0.00	0.00	136.59	675.77	0.00	0.00	(132.53)	(21.11)	(0.00)	0.00	0.00	0.00	(145.39)	0.00	29.50	23,899.81
04/08/19	04/07/19	7	FPI Refund	11.36	0.00	47.81	723.58	0.00	0.00	(121.17)	11.36	(0.00)	0.00	0.00	0.00	(145.39)	0.00	29.50	23,899.81
04/12/19	04/11/19	4	Late Charge Assess	0.00	0.00	27.32	750.89	0.00	0.00	(121.17)	0.00	(0.00)	0.00	0.00	0.00	(166.16)	(20.77)	29.50	23,899.81
05/12/19	05/11/19	30	Late Charge Assess	(20.77)	0.00	204.88	955.78	0.00	0.00	(121.17)	0.00	(0.00)	0.00	0.00	0.00	(186.93)	(20.77)	29.50	23,899.81
06/12/19	06/11/19	31	Late Charge Assess	(20.77)	0.00	211.71	1,167.49	0.00	0.00	(121.17)	0.00	(0.00)	0.00	0.00	0.00	(207.70)	(20.77)	29.50	23,899.81
06/27/19	06/26/19	15	Waive FPI	121.17	0.00	102.44	1,269.93	0.00	0.00	0.00	121.17	(0.00)	0.00	0.00	0.00	(207.70)	0.00	29.50	23,899.81
06/27/19	06/26/19	0	Late Charge Payment	0.00	0.00	0.00	1,269.93	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00	(178.20)	29.50	0.00	23,899.81
06/27/19	06/26/19	0		0.00	0.00	0.00	1,269.93	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00	(178.20)	0.00	0.00	23,899.81
06/27/19	06/26/19	0	Borrower Due: 07/01/2018	0.00	0.00	0.00	1,269.93	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00	(178.20)	0.00	0.00	23,899.81
06/27/19	06/26/19	0		0.00	0.00	0.00	1,269.93	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00	(178.20)	0.00	0.00	23,899.81

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
YOUNGSTOWN DIVISION**

In Re:

Case No. 13-42706-rk

Martin C. Thomas
aka Martin Thomas

Chapter 13

Debtor.

Judge Russ Kendig

CERTIFICATE OF SERVICE

I certify that on July 3, 2019, a true and correct copy of this Response to Notice of Final Cure Payment was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Bruce R Epstein, Debtor's Counsel
epsteinlaw@sbcglobal.net

Michael A. Gallo, Chapter 13 Trustee
mgallo@gallotruster.com

Office of the U.S. Trustee
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Martin C. Thomas, Debtor
4951 Canfield Road
Canfield, OH 44406-9325

Respectfully Submitted,

/s/ Molly Slutsky Simons

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